PROVINCIAL HOUSING PROGRAMS IN ALBERTA

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ALBERTA DEPARTMENT OF HOUSING

ALBERTA MORTGAGE AND HOUSING CORPORATION

Alberta

Department of Housing

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INTRODUCTION

This publication describes the housing and related programs provided by or through the Alberta Department of Housing and the Alberta Mortgage and Housing Corporation. Its purpose is to inform the public, builders, municipal governments and others in the field of housing about the programs available and who to contact for more information.

Only the main features of the programs are listed. More detailed information on any program may be obtained from individual program brochures or by contacting the agency responsible for delivering the program. While each description mentions the responsible agency, a detailed list of contacts for each program is presented separately in the Appendix.

The programs have been grouped according to the following categories:

- Home Ownership Programs;
- Rental Housing Programs;
- Rural and Remote Housing Programs;
- Home Repair and Conversion Programs;
- Housing Assistance for the Handicapped;
- Land Development Programs;
- Municipal Assistance Programs;
- Housing Research and Development;
- Insurance Programs;
- Housing Registry Program;
- Inactive Programs.

It should be noted that housing programs available in Alberta and financed and delivered solely by Canada Mortgage and Housing Corporation have not been included in this document and inquiries about them should be directed to the nearest CMHC office.

Requests for this document are welcome and should be sent to:

Department of Housing
Planning Secretariat
Policy & Program Development (Dept.)
4th Floor, 10050 - 112 Street
EDMONTON, Alberta
T5K 2J1

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HOME OWNERSHIP

ALBERTA HERITAGE FUND MODIFIED MORTGAGE INTEREST REDUCTION PROGRAM

RESPONSIBILITY: Mortgage Assistance Branch, Department of Housing

PURPOSE: The Alberta Heritage Fund Modified Mortgage Interest Reduction Program is an extension to the original Alberta Heritage Fund Mortgage Interest Reduction Program. The Modified Program is designed to help those Albertans who were eligible to receive benefits from the original Program and who would be in financial difficulty without such assistance. The Modified Program is effective from September 1, 1984 to December 31, 1986.

ELIGIBILITY: a. To be eligible for benefits the applicant must:

1. Homeowner Eligibility:
   - have applied for and been eligible to receive benefits under the original Alberta Heritage Fund Mortgage Interest Reduction Program for August 1984;
   - spend more than 35 per cent of the household income on mortgage payments;
   - be a Canadian citizen or have Landed Immigrant status;
   - own a principal residence which must be located in Alberta; (a principal residence is a residence lived in by the homeowner for the greater or greatest proportion of the year);
   - live in the principal residence; and only apply for one rebate per couple, except if divorced or legally separated.

   b. Only one rebate per property shall be issued.

2. Dwelling Eligibility: To qualify for benefits:
   - the dwelling must be located in Alberta;
   - the dwelling must be owned by the applicant;
   - the dwelling must be the applicant's principal residence (a principal residence is a residence lived in by the homeowner for the greater or greatest portion of the year);
   - all types of permanent owner occupied residences may be eligible;
   - owner occupied mobile homes on the applicant's owned or leased land may be eligible; and
   - farm homes (and the quarter of land on which the home sits) may be eligible for that portion of mortgage interest which is not deductible from business income.

HOME OWNERSHIP

ALBERTA HERITAGE FUND MODIFIED MORTGAGE INTEREST REDUCTION PROGRAM (contined)

3. Mortgage Eligibility:

For a mortgage to qualify:

- the applicant must have a mortgage which was eligible under the original Alberta Heritage Fund Mortgage Interest Reduction Program with an interest rate that exceeds 12.5 percent;
- the debt(s) must be registered at either Land Titles or Central Registry.

There is no limit to the number of mortgages per property and all registered principal amounts may be eligible. Unless a mortgage is a result of replacement financing, it must have an Interest Adjustment Date prior to September 1, 1984.

FORM OF ASSISTANCE:

a. The amount of monthly assistance will be the least of:
   - the monthly benefit for which the applicant was eligible to receive from the Alberta Heritage Fund Mortgage Interest Reduction Program during August 1984; or
   - the sum required to reduce the applicant's effective interest rate to 12.5 per cent on the first $60,000 of principal if mortgage conditions change on or after September 1, 1984; or
   - the sum required to reduce the applicant's monthly principal and interest payment to 35 per cent of total adjusted household income.

b. Condominium fees and property taxes will not be included as part of the monthly mortgage payment when calculating the Modified Program benefits.

c. The reimbursement payment will be sent to the eligible homeowner on a monthly basis.

d. If the applicant's mortgage or income conditions change on or after September 1, 1984 Modified Program benefits may be adjusted.

APPLICATION PROCEDURES:

Modified Program applications were sent to all applicants receiving August benefits from the Alberta Heritage Fund Mortgage Interest Reduction Program. Applicants who have not received an application in the mail may obtain one by contacting the Mortgage Assistance Branch.

ALBERTA HERITAGE FUND MODIFIED MORTGAGE INTEREST REDUCTION PROGRAM (continued)

Applicants must complete the appropriate sections of the application form and the lender(s) who holds their mortgage(s) also must complete the appropriate sections. In addition to completing the application form, the applicant must attach documentation which supports the types and amounts of income reported on the application form. Completed application forms are sent to the Mortgage Assistance Branch for processing.

FURTHER INFORMATION: Contact the Mortgage Assistance Branch at the address or telephone number given in the appendix.

HOME OWNERSHIP

ALBERTA FAMILY HOME PURCHASE PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To assist families with low and moderate incomes to buy new or existing housing.

To further reduce the cost of owning a house for low and moderate income families, a "Shell Housing" option of this program is also available. This option enables families to construct "shell housing" for ownership and is described on page 6.

ELIGIBILITY:

1. Client: The Program is available to families, single adults with at least one dependent child or to single handicapped individuals who wish to purchase an existing home or have a new home built. The program is also available to builders who wish to build homes for sale to qualified purchasers.
   a) A family is defined as a married couple or an adult with at least one dependent child.
   b) To be eligible, single handicapped individuals must be permanently confined to wheelchairs.
   c) To be eligible, household applicants must have an adjusted gross income (AGI) equal to or less than $34,000 per year. AGI is 100% of the principal wage earner's income plus 100% of working spouse's income, less working spouse's income to a maximum of $4,000; less $300 per dependent child up to $1,500
   d) To be eligible, applicants must make a 10% down payment on their homes.
   e) The applicant and/or co-applicant must have resided in Alberta for at least two years out of the past ten years to obtain a subsidy.

2. Dwelling: Single detached and multiple housing are eligible for financing. This includes stacked condominium units, however, only <u>new</u> stacked condominium units are eligible for financing.

   a) <u>Price:</u> The maximum value (selling price) of a home cannot exceed $74,000. This applies to both existing and new construction.
   b) <u>Size:</u> The maximum allowable size for <u>new</u> homes is $110m^2$ for a bungalow, bi-level or split level home, and $120m^2$ for a two storey dwelling. $20m^2$ may be added to the above maximums if the unit does not have a basement. The above maximums do not apply to existing units. The maximum size for a stacked condominium unit is $100m^2$.

HOME OWNERSHIP

ALBERTA FAMILY HOME PURCHASE PROGRAM (continued)

Mobile homes on permanent foundations, which meet AMHC requirements, and shell houses (see Page 6) are also eligible. Shell houses are completely finished on the outside but, while the houses are habitable, they are not completely finished on the inside.

FORM OF ASSISTANCE:

The maximum loan amount available for both existing and new homes is 90% of the value of the home, as determined by AMHC, to a maximum of $65,000.

Loans are calculated at AMHC's conventional interest rate which is near the market rate. Amortization periods are up to 40 years and each loan has a one, three, or five year term.

Applicants with adjusted gross incomes of less than $34,000 may be eligible for a subsidy. The amount of the subsidy varies according to household income, and the amount of a house payment. The need for the subsidy is reviewed every 12 months.

APPLICATION PROCEDURES:

Builders apply directly to AMHC. Families apply directly to builders, or AMHC if purchasing an existing home, building their own home or having a home built.

FURTHER INFORMATION:

Financing conditions under this Program are subject to change. Please contact an AMHC office at any of the addresses given in the Appendix for up-to-date information.

HOME OWNERSHIP

ALBERTA FAMILY HOME PURCHASE PROGRAM (continued)

SHELL HOUSING OPTION:

GENERAL DESCRIPTION:

"Shell housing" is housing which is completely finished on the outside but, while the house is habitable, it is not completely finished on the inside. Overall, a shell house is about 75% complete. The elements which the homeowner is responsible for completing are:

a) floor finishings
b) baseboards
c) taping, filling and finishing drywall (except in bathrooms)
d) interior doors, frames and hardware (except bathrooms)
e) closets
f) light fixtures
g) wall mounted kitchen cabinets, and
h) landscaping.

Homeowners should complete their house only as their income and financial position allows them to assume additional financial obligations comfortably.

ELIGIBILITY:

1. Client: Families which are eligible for assistance under the Alberta Family Home Purchase Program are eligible (see description of the Program for detailed eligibility requirements). Builders that wish to build shell homes for sale to eligible purchasers, are also eligible.

2. Dwelling:
a) Only single family dwellings are eligible for financing.
b) The Program only applies to new construction.

FORM OF ASSISTANCE: Loans and subsidies are provided under the terms of the Alberta Family Home Purchase Program. The loan amount will be based on the value of the shell house, as opposed to the completed house. Mortgage funds will normally be totally advanced when the shell home is completed.

APPLICATION PROCEDURE: Builders apply directly to AMHC.
Individuals apply to builders, or, if building their own home, to AMHC.

FURTHER INFORMATION: Financing conditions under this Program are subject to change. Please contact an AMHC office at any of the addresses given in the Appendix for up-to-date information.

RENTAL HOUSING PROGRAMS

MODEST APARTMENT PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To stimulate the construction of small rental housing projects in order to provide rental housing for moderate income families and individuals.

ELIGIBILITY:

1. Area — All centers in Alberta, except Calgary and Edmonton, where a demand for multiple rental housing exists, are eligible.

2. Proponent — Proponents must demonstrate their financial and administrative ability to construct and manage rental projects.

FORM OF ASSISTANCE: AMHC provides loans at its conventional interest rate (which is near the market rate) of up to 90% of the value of land and buildings. The amortization period is up to 40 years and the loans have one, three or five year terms.

PROCEDURES: Builders apply directly to AMHC.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix.

RENTAL HOUSING PROGRAMS

COMMUNITY HOUSING PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): capital financing, building and financial contributions.
Canada Mortgage & Housing Corporation (CMHC): financial contributions.
Municipality: financial contributions.
Local Housing Authority: management.

PURPOSE: To provide rental accommodation for low income families and in some cases, individuals such as senior citizens who, because of their low income cannot obtain adequate housing for their needs, or individuals confined to wheelchairs who can maintain an independent lifestyle. The types of housing constucted under this Program are primarily duplexes or townhouses, but may also be fourplexes or apartments.

ELIGIBILITY:

1. Families, defined as a family head 18 years or older and one or more persons related through birth, marriage or legal adoption are eligible. Income limits are not imposed by the Province but may be set by the Housing Authorities, if warranted.

2. The net worth of family assets such as bank deposits, equity in real estate, stocks and bonds, must not exceed $7000 per household. (Personal effects such as a car and furniture are excluded).

3. The applicant must meet the residency requirement set by the Housing Authority.

4. Priority is given to those in greatest need. Factors determining need are current income, proportion of present income paid for rent, number of dependents and conditions of present accommodation.

5. Single senior citizens and handicapped persons with low incomes are also eligible under the Program.

FORM OF ASSISTANCE: Rents are set at 25% of a family's income, less $5 per child per month. Rents for families receiving full or partial social assistance is a function of the household's basic allowance and earned exemption. Operating deficits are funded 50% by the Federal government, 40% by the Provincial government and 10% by the municipality.

APPLICATION PROCEDURE: Municipalities contact AMHC.
Individuals apply to the Local Housing Authority.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix, or a local Housing Authority.

RENTAL HOUSING PROGRAMS

RENT SUPPLEMENT PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): unit selection and financial contributions.
Canada Mortgage & Housing Corporation (CMHC): financial contributions.
Municipality: financial contributions.
Local Housing Authority: management.

PURPOSE: To provide rental accommodation for low income families and in some cases, individuals such as senior citizens who, because of their low income cannot obtain adequate housing for their needs or individuals confined to wheelchairs who can maintain an independent lifestyle.

ELIGIBILITY:

1. Families, defined as a family head 18 years or older and one or more persons related through birth, marriage or legal adoption are eligible. Income limits are not imposed by the Province but may be set by the Housing Authorities, if warranted.

2. The net worth of family assets such as bank deposits, equity in real estate, stocks and bonds, must not exceed $7000 per household. (Personal effects such as a car and furniture are excluded).

3. The applicant must meet the residency requirement as set by the Housing Authority.

4. Priority is given to those in greatest need. Factors determining need are current income, proportion of present income paid for rent, number of dependents and conditions of present accommodation.

5. Single senior citizens and handicapped persons with low income are also eligible under the Program.

FORM OF ASSISTANCE: Rents are set at 25% of a family's income, less $5 per child per month. Rents for families receiving full or partial social assistance is a function of the household's basic allowance and earned exemption. Operating deficits are funded 50% by the Federal government, 40% by the Provincial government and 10% by the municipality.

APPLICATION PROCEDURE: Municipalities contact AMHC.
Individuals apply to the Local Housing Authority.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix, or a local Housing Authority.

RENTAL HOUSING PROGRAMS

SENIOR CITIZEN SELF-CONTAINED HOUSING PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): capital, financing, building and financial contribution.
Canada Mortgage & Housing Corporation (CMHC): financial contribution.
Non-Profit Sponsoring Group: management.

PURPOSE: To provide apartment units for low and moderate income senior citizens. Units are fully self-contained bachelor or one-bedroom suites, and some units are designed for physically handicapped tenants.

ELIGIBILITY: Any senior citizen who is mentally and physically self-sufficient and has been a resident of Alberta for one year immediately prior to making application or any other ten years of his/her life is eligible. Eligibility is generally limited to those 65 years or older, but applicants aged 60-64 who have serious housing problems may be granted residence in a project, if vacancies exist. Tenants are selected by the management group on the basis of need. The factors used to determine need are income, assets, condition of present accommodation, present rent, and the availability of essential services.

FORM OF ASSISTANCE: Rents are based upon 25% of household income, including pension income. Additional charges are levied for cable television, electricity, telephone and parking plug-ins.

APPLICATION PROCEDURE: Sponsoring groups apply to AMHC for funding. Individuals apply directly to the sponsoring group for accommodation in a particular project.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix.

RENTAL HOUSING PROGRAMS

SENIOR CITIZEN LODGE PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): capital financing, construction, and financial contribution to operating costs.
Senior Citizen Foundations: project management and operating costs.

PURPOSE: To provide housing to Alberta's senior citizens at affordable rates in rural and urban areas. Lodges offer accommodation including single or double bedrooms, meals, housekeeping services and recreational facilities. Temporary accommodation is also available in lodges under the Vacation Relief or Respite Care Program.

ELIGIBILITY:

1. The Program is intended for senior citizens who are in good mental and physical health. Home care services may be provided in lodges through local health units.

2. Local Senior Citizen Foundations, established by municipalities to manage lodges, may set other eligibility criteria.

FORM OF ASSISTANCE: AMHC finances and builds lodges.
Participating municipalities assume responsibility for the projects upon completion through Senior Citizen Foundations (established by municipalities). Operating costs are off-set by rents. 1985/86 rents are:

$356.00 per month per person for double occupancy,
$396.00 per month per person for single occupancy,
$462.00 per month per person for single occupancy in a double room.

Rent includes room and board. Operating losses are paid by the participating municipalities within the Foundation. However, grants are available from AMHC under the Lodge Assistance Program, to cover a portion of the Foundation's deficit.

APPLICATION PROCEDURE: Individuals apply directly to the Foundation for lodge accommodation. Senior Citizen Foundations apply to AMHC for funding.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix, or a local Senior Citizen Foundation.

RENTAL HOUSING PROGRAMS

NURSING HOME FINANCING PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): loans for the construction of nursing homes.

PURPOSE: To provide loans to voluntary Non-Profit Organizations for the construction of nursing homes.

ELIGIBILITY:

1. Client
   a) Voluntary Non-Profit Organizations must be registered under The Societies Act under the Companies Branch of Alberta Corporate and Consumer Affairs.
   b) Loans may only be approved for those organizations whose application to construct and operate a nursing home has have been approved by the Department of Hospitals and Medical Care. This approval must specify the per diem rate which will be paid to the voluntary Non-Profit Organization.
   c) Applicants must demonstrate to AMHC that they have the ability to repay their mortgage.

2. Building: The target and maximum gross area per bed for lending purposes is 50 square metres, which includes both residential and non-residential components. Construction plans must be approved by both the Department of Hospitals & Medical Care and AMHC.

FORM OF ASSISTANCE: AMHC will provide loans at its conventional rate (near the market rate) to approved applicants of up to 95% of construction costs* plus a mortgage insurance fee. Loans must be secured by a registered first mortgage against the land on which the nursing home is located. The amortization period is up to 40 years and the term is 5 years. Since AMHC will not finance furniture, or provide start-up capital, applicants must obtain funds for these purposes and for the minimum 5% equity requirement from other sources.

* Construction costs is defined as the aggregate of the appraised value of the land; the cost of the building, including attached fixtures and service equipment; the cost of site development and landscaping; professional fees, including those of architects, engineers, surveyors and lawyers; and any carrying charges necessary to complete the project.

APPLICATION PROCEDURE: Voluntary Non-Profit Organizations interested in constructing a nursing home should apply to the Department of Hospitals and Medical Care. Approved applicants may submit applications for loans to AMHC.

FURTHER INFORMATION: Contact the Department of Hospitals and Medical Care or an AMHC office at any of the addresses given in the appendix.

RENTAL HOUSING PROGRAMS

UNIQUE HOMES ASSISTANCE PROGRAM

RESPONSIBILITY: Grants Administration Branch, Financial Assistance and Research Division, Department of Housing.

PURPOSE: To provide grants to eligible senior citizen homes to pay a portion of their operating deficits.

ELIGIBILITY: Eligible homes are those which

a) provide lodge-type accommodation

b) are occupied primarily by senior citizens

c) are owned and/or managed by non-profit organizations

d) provide levels of care ranging from that provided in senior citizen lodges to nursing home

e) are ineligible for assistance under The Nursing Home Act as are contract nursing homes or from municipalities as are senior citizen lodges

f) have justifiable deficits as described below.

FORM OF ASSISTANCE: Eligible homes may be awarded grants of 75% of justifiable deficits, which are defined as the deficits resulting from the shortfall between revenues from patient contributions and investment income, and eligible costs of care and services, up to $4.80 per patient per day. Eligible costs are:

a) salaries and benefits
b) food/dietary costs
c) utilities
d) taxes
e) insurance
f) administration costs
g) mortgage payments
h) cleaning, laundry and supplies
i) repairs and maintenance

FURTHER INFORMATION: Contact the Grants Administration Branch at the address shown in the Appendix.

RENTAL HOUSING PROGRAMS

EXTENDED ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM

RESPONSIBILITY: Financial Assistance and Research Division, Grants Administration Branch, Department of Housing: Notification of Eligibility and Certificate of Completion, grants to individuals.

Alberta Treasury, Corporate Tax Administration: refundable tax credits to Alberta Corporations.

The Alberta Rental Investment Incentive Program benefits for completed projects started in 1980 and 1981 may be claimed until July 1, 1990. This program was extended for a two year period - January 1, 1982 to December 31, 1983. Applications may be made under the extended program for construction starts in 1982 and 1983.

PURPOSE: To stimulate the construction of multiple unit residential buildings in Alberta in 1982 and 1983, through the provision of refundable tax credits or grants.

ELIGIBILITY: Alberta taxpayers, either individuals or coporations, which invest in and rent multiple residential units to third parties may apply. The buildings must have been started in 1982 or 1983.

Developers or first-time individual investors are eligible for the grant. At least 80% of the floor space for the multiple units residential building must be used for residential and related purposes.

If more than one applicant has invested in a multiple unit residential building, the applicants must file an ownership and allocation agreement with Department of Housing when applying for the Certificate of Completion. The allocation agreement apportions the capital cost of the building among the members to determine each member's share of the grant or refundable tax credit. A copy of the ownership and allocation agreement must accompany the application for the grant or refundable tax credit.

All Rental units that are not subsidized by other Provincial or Federal Government programs are eligible.

Buildings assisted under the Federal MURB program are not eligible.

Investors must be subject to either the Alberta Income Tax Act or the Alberta Corporate Income Tax Act.

RENTAL HOUSING PROGRAMS

EXTENDED ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM Cont'd

FORMS OF ASSISTANCE:

Individual and corporate taxpayers are eligible for a refundable tax credit or grant as follows:

For projects commenced in 1982 - 12.5% of the capital cost of a qualifying Alberta Multiple unit residential building, excluding land, to a maximum of $8,000.00 per residential unit. For projects commenced in 1983 - 10% of the capital cost of a qualifying Alberta Multiple unit residential building, excluding land, to a maximum of $6,400.00 per residential unit.

APPLICATION PROCEDURE:

1. An "Application for Footing Inspection" is completed by the applicant and sent to Department of Housing in Edmonton.
2. Department of Housing will do a plan check and site inspection. If the building meets the program requirements, the Department of Housing will issue a "Notification of Eligibility".
3. When the building is complete and ready for occupancy, the "Application for Certificate of Completion" is sent to Department of Housing in Edmonton.
4. Department of Housing will complete a final inspection and issue a "Certificate of Completion", if the building qualifies.
5. The Certificate of Completion must be issued prior to January 1, 1986.
6. Applications for tax incentives must be made within 18 months from the date the Certificate of Completion.
7. Corporations apply to Alberta Corporate Tax Administration for a refundable tax credit.
8. Individuals apply to Department of Housing in Edmonton for a grant.

RENTAL HOUSING PROGRAMS

EXTENDED ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM Cont'd

FURTHER INFORMATION: Questions regarding application forms for Notification of Eligibility and Certificate of Completion should be addressed to:

Alberta Rental Investment Incentive Program
Grants Administration Branch
Financial Assistance and Research Division
Department of Housing
10th Floor, Financial Building
10621 - 100 Avenue
EDMONTON, Alberta
T5J 0B3 Telephone: 427-8161

Questions from Alberta corporations may be referred to

Corporate Tax Administration
Alberta Treasury
9811 - 109 Street
EDMONTON, Alberta
T5K 2L5 Telephone: 427-0712
Zenith 22143

RURAL AND REMOTE HOUSING PROGRAMS

RURAL EMERGENCY HOME PROGRAM

RESPONSIBILITY: Department of Housing, Rural Housing Division.

PURPOSE: To provide emergency housing for low income rural families, senior citizens, and families on Indian Reserves.

The Rural Emergency Home Program replaced the Rural Mobile Home Program on January 1st, 1985. Families renting under the previous program, are automatically participants in the new program, and do not have to re-apply.

ELIGIBILITY:

1. Client — Families who meet all of the following criteria may apply for an emergency home:

   a) the family must need emergency housing;
   b) the family must consist of at least one parent and one child. Senior citizens also may qualify;
   c) the family's adjusted income must be less than $18,000 a year; and
   d) the family must be permanent residents in the community.

2. Community — Emergency homes are primarily available to Albertans living in:

   a) Northern rural communities;
   b) Metis Settlements; and
   c) Indian Reserves

3. Dwelling and Services — Eligible emergency homes are single-wide mobile homes or industrial trailers. The homes may be new or used and most units include porches. The Department of Housing usually hooks up the services that are available at the site.

FORMS OF ASSISTANCE: The homes are provided on a rental basis. The rent is between $100 and $200 per month depending on the family's adjusted income.

The home can be purchased any time after the family moves in. The purchase price of the home is determined by the age of the home at the time of initial occupancy by the family. The family can exercise their option to purchase by paying any remaining balance in a lump sum or by making monthly rental payments as per the payment schedule, and at the end of the schedule, exercise their option to purchase the unit for the sum of $1.00. In either case, rental payments and/or other costs owing to the Department must be up-to-date.

The purchase of the home does not include the land on which the home is situated.

RURAL EMERGENCY HOME PROGRAM Cont'd

APPLICATION PROCEDURE: Applications may be obtained from the Department of Housing, Rural Emergency Home Program regional and local offices.

FURTHER INFORMATION: Contact Rural Emergency Home Program's offices at addresses given in the appendix.

RURAL AND REMOTE HOUSING PROGRAMS

RURAL EMERGENCY HOME PROGRAM (ON INDIAN RESERVES)

RESPONSIBILITY: Department of Housing, Rural Housing Division: home purchase, delivery and installation.
Department of Indian & Northern Affairs (DIAND): information dissemination, financial guarantee, project priority and allocation (in consultation with Bands).
Indian Band: site planning and preparation, house payments and home maintenance.

PURPOSE: To extend the Rural Emergency Home Program to Indian Reserves where emergency housing situations exist, and where the Band does not have the financial capability to meet their own housing requirements.

ELIGIBILITY:

1. Bands — Reserves designated by DIAND are eligible. DIAND determines the reserves which will have priority for assistance under the Program, in consultation with the Bands and on the basis of reserves with the lowest incomes and poorest housing conditions.

2. Clients — Families which have an urgent housing need (as defined under the Rural Emergency Home Program), and annual adjusted incomes below $18,000 are eligible.

3. Dwelling & Services — The same dwelling types and services are available as under the Rural Emergency Home Program.

FORM OF ASSISTANCE: The Department of Housing sells the homes to Bands at cost plus delivery and installation costs. Bands must repay these costs on a regular monthly basis at a minimum rate of $200 per month per unit, until total costs are repaid. No interest is charged on the balance owing. DIAND must guarantee repayment to the Department of Housing. Bands are responsible for home maintenance, but the Department of Housing will train Band staff in home maintenance. Bands establish rental rates for individual households.

APPLICATION PROCEDURES: DIAND informs the Bands of the Program and works with them to establish priority Bands. Bands complete applications and submit them to the Department of Housing. Bands and the Department of Housing execute a Master Sale and Operating Agreement.

FURTHER INFORMATION: Individual Bands to contact DIAND officers.

RURAL AND REMOTE HOUSING PROGRAMS

RURAL HOME ASSISTANCE PROGRAM

RESPONSIBILITY: Rural Home Assistance Branch, Rural Housing Division, Department of Housing: program administration and financial assistance.
Non-Profit Community Housing Association: program implementation.

PURPOSE: To assist families and communities in designated remote areas of Alberta to build or repair their own homes. The Program is a self-help Program which involves local community management of the housing construction program and individual family participation in construction. Housing assistance is provided in areas where conventional financing for housing is not available. Currently, two groups of communities are emphasized: Isolated Communities and eight Metis Settlements.

ELIGIBILITY:

1. Community — Remote communities are selected annually for housing assistance on the basis of the following criteria:
   a) Overall housing need,
   b) The availability of other housing assistance programs,
   c) The community's willingness and ability to administer a local housing construction program,
   d) The willingness of individual families to contribute to the construction of the dwelling.

   Communities must establish a registered non-profit housing association to be eligible.

2. Client — Residents of designated communities which meet the following requirements are eligible:
   a) Households with at least one dependent, or senior citizen
   b) Recognized community residents that own, lease or have permission to build on land,
   c) Households with low annual incomes,
   d) Households living in poor housing conditions.

FORM OF ASSISTANCE: Grants are available to individual communities, based on an average amount per unit, primarily to help pay for new construction materials and repairs.

APPLICATION PROCEDURES: Communities apply directly to Department of Housing. Families apply to the local housing association.

FURTHER INFORMATION: Contact any Department of Housing office listed in the Appendix.

RURAL AND REMOTE HOUSING PROGRAMS

TRANSITIONAL HOUSING PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): construction, financial contribution.

PURPOSE: To provide housing to low income employable families which move from northern isolated communities to employment centres to work.

CONTEXT: The Transitional Housing Program is the shelter component of the Employment Counselling and Relocation Services Program (EC&RS) delivered by the Manpower Services Division of the Department of Manpower. EC&RS provides a wide range of support to participants in the Program during their period of transition, including social and employment counselling.

ELIGIBILITY:

1. Clients — In order to be eligible for Transitional Housing, families must first be approved by officials of the Department of Manpower as clients of EC&RS. Priority for acceptance into EC&RS is given to low income families that are willing and able to receive job training, and will make an effort to adjust to the wage economy and to integrate into town life. Continued eligibility for transitional housing is conditional on a clear record of rent payments, maintaining the dwelling in good order and either holding a job or receiving job training.

2. Location — The Transitional Housing Program operates in communities which are employment centres and have employment opportunities. The program is currently operating in Slave Lake, Fort McMurray, Grande Prairie, Peace River/Grimshaw, Whitecourt, High Level, Bonnyville, Grand Centre, and Athabasca.

FORM OF ASSISTANCE: Dwellings are initially provided on a rental basis. Rents are 25% of income with a minimum rent of $100 per month. Families which have lived in their dwelling for two years and, in that period, have: a-had a clear record of rental payments; b-have demonstrated their ability to pay for and maintain their dwelling; and c-are in a position to continue a successful role in the community without further assistance, may be eligible to purchase the dwelling at its original cost plus maintenance charges.

APPLICATION PROCEDURES: Families apply to a housing counsellor from the Department of Manpower.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix or the Department of Manpower.

RURAL AND REMOTE HOUSING

STAFF HOUSING PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To provide rental housing to government employees in designated remote locations where no suitable accommodation exists.

ELIGIBILITY:

1. Client — Government employees in remote locations where no other suitable accommodation exists.

2. Location:
   a) Rural Provincial Parks
   b) Forest Ranger Stations and Grazing Reserves
   c) Essential "on-site" housing at Provincial Institutions
   d) Approved designated remote communities.

FORM OF ASSISTANCE: AMHC establishes rents and utility rates for staff housing. Any difference between the rent charged and the cost of provision is subsidized by the Department whose employee occupies the housing unit.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix. Individuals contact their Department's personnel office.

RURAL AND REMOTE HOUSING PROGRAMS

RURAL AND NATIVE HOUSING PROGRAM

RESPONSIBILITY: Department of Housing, Rural Housing Division: program administration, tenant selection, and subsidies; Alberta Mortgage and Housing Corporation (AMHC): capital funding
Canada Mortgage and Housing Corporation: subsidy contribution

PURPOSE: To provide modest, affordable housing to low income families in small rural communities, on an ownership basis.

ELIGIBILITY: Families that meet all of the following criteria, may be eligible for a Rural and Native Home.

FAMILY:

1 - The family must need improved housing. Priority is given to those families which can demonstrate the greatest need.

2 - The family's total adjusted annual income must be less than $18,000 per year. Adjusted income is total family income, minus $2,500 for a spouse, and $500 for each child.

3 - The family must be able to make a downpayment of at least $1,000, towards the purchase of the home. The down payment may be in the form of cash, or in the value of land owned by the family.

4 - The family must have a good credit rating, and be able to make regular monthly mortgage payments.

5 - Senior citizen couples and handicapped persons may also be eligible for program assistance.

COMMUNITY:

1 - The family must reside, or intend to reside in a rural community or area designated for program assistance. (The Local Department of Housing office can provide information on eligible communities).

DWELLING: Either new or existing housing, which meets the following standards, may be eigible:

Existing Housing

1 - must be structurally sound and in good repair
2 - must be modest in terms of size and special options and
3 - must be priced within program guidelines

RURAL AND REMOTE HOUSING PROGRAMS

RURAL AND NATIVE HOUSING PROGRAM (continued)

DWELLING:

New Housing

1 - Bungalow, bi-level and mobile homes permanently fixed to foundations are eligible.

2 - The maximum finished floor area for the home is approximately 1,000 square feet (92.9 square meters).

3 - Homes with options such as fireplaces, decks, patio doors, bow and bay windows are not eligible.

LAND: The family is responsible for locating its own land for a home. The land must meet Department of Housing servicing cost and size guidelines.

FORM OF ASSISTANCE: The family receives a subsidized mortgage. The monthly mortgage payment is based upon 25% of a family's monthly income, less $2 per child per month, and includes property taxes. The minimum monthly payment is $100.

APPLICATION PROCEDURES: Applications may be obtained from Department of Housing's, local and regional Rural and Native Housing Program offices.

FURTHER INFORMATION: Contact the Rural and Native Housing Program offices listed in the Appendix.

HOME REPAIR AND CONVERSION PROGRAMS

SENIORS' HOME IMPROVEMENT PROGRAM

RESPONSIBILITY: Home Improvement Branch, Financial Assistance and Research Division, Department of Housing.

PURPOSE: To provide financial assistance to low and moderate income senior citizen homeowners to repair and improve their homes.

ELIGIBILITY:

1. Applicant
   - must be 65 years of age or older, or be a widow(er) aged 55-64
   - must be Alberta homeowner
   - must be Canadian citizen or landed immigrant
   - must have resided in Canada for at least 10 years
   - must have resided in Alberta for a minimum of one year prior to application for the grant
   - must live in his/her home for at least 9 months a year
   - only one application per household is eligible
   - seniors who previously received a Pioneers' Repair Program grant are eligible

2. Eligible Dwelling Unit
   - must be located in Alberta
   - must be the applicant's principal residence
   - eligible types of homes are single family dwellings, duplexes, fourplexes, condominium units, townhomes and mobile homes

3. Tenure
   - All types of permanent owner-occupied residential buildings are eligible provided the applicant has the right to make alterations to the dwelling unit and to reside on the property.

4. Eligible Work and Materials
   - Eligible work means all permanent improvements to a dwelling, or garage, including labour and material costs.
   - Only those eligible items and services purchased after receipt of an Identification Card will be eligible for payment.

FORM OF ASSISTANCE: Grants are allocated according to (a) the combined gross income of the applicant and spouse for the preceeding calendar year, or (b) the total income of the single applicant for the preceeding calendar year.

Applicant and Spouse, or Single Applicant's Income	Amount of Grant
$15,000 or less	$3,000
$15,001 to $17,500	$2,000
$17,501 to $20,000	$1,000

SENIORS' HOME IMPROVEMENT PROGRAM (cont'd)

APPLICATION PROCEDURE: Eligible senior citizens must complete an application form available from the Home Improvement Branch at the address shown in the Appendix or from any participating financial institution. Once the form is completed it must be sent back to the Home Improvement Branch.

FURTHER INFORMATION: Contact the Home Improvement Branch at the address shown in the Appendix.

HOUSING ASSISTANCE FOR THE HANDICAPPED

HOME ADAPTATION PROGRAM

RESPONSIBILITY: Home Improvement Branch, Financial Assistance and Research Division, Department of Housing.

PURPOSE: To promote the modification of existing housing and the construction of new housing to facilitate occupancy by wheelchair users.

ELIGIBILITY:
1. Clients

Homeowners, tenants and landlords are eligible to apply for assistance.

Homeowners and tenants

a) who are wheelchair users or have a wheelchair user residing with them,

b) who resided in Alberta for at least one year prior to making an application, and

c) whose current adjusted gross income (AGI)* is less than $25,500 per year are eligible. Only one person per household may apply for assistance. Tenants must obtain their landlord's approval of their proposal for modifying their home.

Landlords

a) who are willing to make modifications to an existing residential building to accommodate one or more wheelchair users, or

b) who are willing to have residential accommodation constructed containing one or more dwell- ing or hostel units for wheelchair users, and

c) who agree to endeavor to rent modified units to eligible tenants.

* AGI = 100% of the principal wage earner's income plus 100% of the working spouse's income; less the working spouse's income or $4000 whichever is less; less $300 per dependent child.

HOUSING ASSISTANCE FOR THE HANDICAPPED

HOME ADAPTATION PROGRAM Continued

2. Dwelling

a) Modifications which facilitate the occupancy of a dwelling for wheelchair users and which are permanent are eligible. In particular, these include modifications to improve wheelchair access into the home and within the home.

b) All types of housing are eligible including single family dwellings, duplexes, triplexes, fourplexes, townhouses, condominium units, apartments, mobile homes and hostels.

FORM OF ASSISTANCE: Approved applicants may receive a grant of up to $1,000 for each housing unit which is modified. The grant must be used within three years of the date of approval.

APPLICATION PROCEDURE: Application forms and further information are available from the Home Improvement Branch office at the address given in the Appendix, or from organizations providing services to the handicapped.

FURTHER INFORMATION: Applications and further information can be obtained by contacting the Home Improvement Branch at the address shown in the Appendix.

OTHER PROVINCIAL HOUSING ASSISTANCE FOR THE HANDICAPPED:

There are a number of other Provincial Housing Programs mentioned in this publication which also provide assistance for the handicapped. These programs are listed below. For more detailed explanation of each program refer to the appropriate section of this publication.

a) Housing Registry Program
Housing Registries which provide housing information to physically disabled persons are currently operating in Edmonton and Calgary. Information on a variety of public and private housing units accessible to the physically handicapped can be obtained from these registries. Contacts are outlined in the Appendix.

For centres outside Edmonton and Calgary, contact the responsible Provincial or Municipal Agency.

b) Alberta Family Home Purchase Program
In addition to disabled individuals in a family, single disabled people without dependents, who are permanently confined to wheelchair, may qualify for this program.

c) Community Housing Program
Some units within larger projects built under this program are accessible to physically disabled people.

d) Senior Citizens Self-Contained Program
Often one or more units within projects built under this program are accessible to the physically disabled.

e) Municipal Non-Profit Program
Projects built under this program may include accessible and modified units. Individuals or families are eligible for subsidized rental units. Contact the local Municipal Non-Profit Housing Corporation in Calgary or Edmonton for further information.

f) Core Housing Incentive Program
Contact landlords or owners of rental housing projects built under this program directly to inquire about the availability of accessible and modified units.

PRIVATE LAND DEVELOPMENT PROGRAMS

MOBILE HOME PARK DEVELOPMENT PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To stimulate the development of attractive rental sites for mobile home owners, with attractive living conditions.

ELIGIBILITY:

1. Proponent — Assistance is restricted to proponents who will assume responsibility for the installation and maintenance of roads, services, amenity areas and related park management requirements.

2. Project

a) Eligible projects are those which are under single ownership and offer lots which are not individually registered but are rented to individual tenants.

b) The development will be assessed in terms of

i site planning considerations such as
- project size (minimum of 5 acres)
- the adequacy of recreational and commercial facilities
- the attractiveness of the surrounding environment
- landscaping
- private open space
- convenient access
- set-backs and separation distances
- storage provision
- the adequacy of roadways and parking areas

ii the adequacy of proposed traffic controls

iii compliance of water, fire mains and sewer systems; utility lines; and heating fuel services with Provincial regulations

iv the adequacy of proposed mail service facilities, and

v the adequacy of proposed park management.

FORM OF ASSISTANCE: Loans of up to 85% of the lending value of the park, as determined by AMHC, and at interest rates specified by AMHC are available to mobile home park developers. The amortization period is up to 25 years with a 5 year term.

APPLICATION PROCEDURE: Developers apply directly to AMHC.

FURTHER INFORMATION: Contact the Manager, Land Programs at AMHC's Mortgage Lending Central Office at the address given in the Appendix.

MUNICIPAL ASSISTANCE PROGRAMS

REVOLVING TRUNK SERVICING PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To increase the supply and help stabilize the price of serviced lots and to reduce the financial burden of growth on municipalities by providing funds to finance major underground water and sewer services in Alberta.

ELIGIBILTY:

1. Client — All municipalities are eligible to use the fund. Private corporations are also eligible if the municipality approves the project and executes the Master Agreement.

2. Project — Eligible items for projects for offsite or oversized water and sewer facilities are in the following catagories.

a) water trunks, pump stations and distribution system reservoirs,
b) storm sewer trunks and major storm water management facilities,
c) sanitary sewer trunks and lift stations.

FORM OF ASSISTANCE: Subject to the execution of a Master Agreement between AMHC and the municipality and, if applicable, the developer, AMHC will construct and initially own the facilities. The Master Agreement establishes, among other things:

- the maximum capital cost to be funded by AMHC.
- the developable hectares within the benefitting area.
- the term for repayment of the capital cost and the financing charges.
- the municipality's obligation to purchase a minimum 50% interest in the facility within a 10 year period. This obligation is offset by guarantees of the major land owners within the benefitting area.
- the applicant (municipality or developer) has the responsibility to negotiate rights-of-way for constructing the approved facilities, on behalf of AMHC.
- the municipality has the responsibility to purchase a proportional undivided interest in the facility prior to issuing a Development and Servicing Agreement for land within the benefitting area. Purchase funds are provided by the benefitting land owner.

MUNICIPAL ASSISTANCE PROGRAMS

REVOLVING TRUNK SERVICING PROGRAM (continued)

APPLICATION PROCEDURE: Municipalities or private corporations apply to AMHC. AMHC approval is subject to all necessary authorizations by planning authorities (Alberta Environment, etc.), for the project.

FURTHER INFORMATION: Contact the Manager of Land Programs at AMHC's Mortgage Lending Central Office.

MUNICIPAL ASSISTANCE PROGRAMS

ALBERTA RESIDENTIAL LAND PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To assist in the provision of an adequate supply of residential housing lots at reasonable costs, to meet the housing needs of Albertans.

ELIGIBILITY: Priority areas for the Program include:
- Areas where a monopoly situation has developed to the point where the private sector is charging prices far exceeding cost and a reasonable profit.
- Areas that have a definite requirement, but the private sector is unwilling or unable to become involved.
- Areas that have a definite requirement, but the municipality is unable to help itself because of financial or technical inadequacies.
- Areas that anticipate significant urban growth as a result of the Province's balanced industrial growth program.
- Areas where a need exists and the servicing capacity is available, in order to relieve the demands being placed on larger urban centers.

FORM OF ASSISTANCE:
1. Land Banking: AMHC secures land for a municipality which the municipality has approved or anticipates for future residential development, according to a Residential Land Assembly Agreement. The municipality may purchase any portion of the land for development at any time. The cost of the land purchased at the time is the original cost of that portion plus holding costs. Holding costs are prorated over the entire project. All land must be purchased by the municipality within 15 years.
2. Land Development: AMHC purchases and develops land for a municipality in accordance with a Residential Land Development agreement and under the following conditions:
   a) Developed lots are sold to contractors or to the public on a fully prepaid basis
   b) Lots bear a pro-rated portion of holding costs
   c) Lots are usually developed to the prevailing municipal standard
   d) Upon the expiry of the agreement, all unsold lots must be purchased by the municipality.
3. AMHC may also act on its own or as an agent for a municipality or on the advice of a Planning Authority, assemble land for the long term in which a Residential Land Assembly Agreement is not necessary.

APPLICATION PROCEDURES: Municipalities apply to AMHC by means of Resolution-in-Council.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix.

PLEASE NOTE: Funds are only available for land development, at this time.

LODGE ASSISTANCE PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To provide financial assistance to senior citizen lodge foundations to reduce the contributions from the participating municipalities.

ELIGIBILITY: All lodge foundations constituted pursuant to Section 9 of The Senior Citizen Housing Act are eligible for assistance.

FORM OF ASSISTANCE: This program will cover a portion of the foundation's deficits, through a grant provided by AMHC. The level of assistance is determined on the basis of the total equalized assessments of the foundation for the year in which the operating deficits occur.

Lodge assistance funding is calculated according to a graduated scale, depending on the mill rate, as determined by the foundation's deficit and equalized assessment. Funding ranges from 25% to 50% of the lodge foundation's operating deficits, but AMHC will not finance the portion of the deficits which is in excess of 35% of the foundation's total expenditures.

APPLICATION PROCEDURES: The foundation must submit an application together with its annual audited financial statement to Alberta Mortgage and Housing Corporation.

FURTHER INFORMATION: Contact the AMHC office responsible for serving the particular foundation at the address shown in the Appendix.

MUNICIPAL ASSISTANCE PROGRAMS

LODGE EXTENDED WARRANTY PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC).

PURPOSE: To provide financial assistance to senior citizens' lodge foundations to correct design or construction deficiencies beyond the period of time covered by the builder's warranty, and to upgrade safety systems in lodges, as required.

ELIGIBILITY: All lodge foundations constituted pursuant to Section 9 of The Senior Citizen Housing Act are eligible for assistance.

FORM OF ASSISTANCE: This program will cover the costs of the specific deficiencies or safety system upgrading being underatken.

APPLICATION PROCEDURES: The foundation must submit an application to AMHC.

FURTHER INFORMATION: Contact the AMHC office responsible for serving the particular foundation at the address shown in the Appendix.

MUNICIPAL ASSISTANCE PROGRAMS

ALBERTA INDUSTRIAL LAND PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC): financial assistance and implementation.
Department of Tourism and Small Business (DTSB): information input.

PURPOSE:
1. To help municipalities provide an adequate supply of serviced land for industrial purposes, at reasonable costs where need is determined.
2. To promote the implementation of the Province's policy of decentralizing industrial growth to smaller communities.

ELIGIBILITY: The following areas will be given priority:
- areas where demand exists, but where the private sector is unwilling or unable to act
- areas where demand exists, but where the municipality is unable to develop land because of financial or technical inadequacies
- areas which anticipate significant urban growth, which will require additional serviced industrial land.

FORM OF ASSISTANCE:
1. Land Assembly: AMHC secures and holds land for a municipality. The municipality may purchase any portion of the land for development at any time. The cost of the land purchased at any time is the original cost of that portion plus holding costs. Holding costs are pro-rated over the entire project. All land must be bought by the municipality within 15 years of the original purchase.
2. Land Development: AMHC secures and develops the land under the following conditions:
   a) Developed parcels are sold to the municipality on a cost recovery basis.
   b) Land is usually developed to the prevailing municipal standard, except that certain minimum standards will apply.
   c) Eligible costs under the Program will be determined jointly by the municipality and the Provincial approving authorities.
   d) The municipality is responsible for marketing the land.
   e) Individual lot purchases by the Municipality must be paid for in full, to the Corporation, at time Municipality sells to third party.

APPLICATION PROCEDURE: Municipalities approach the Alberta Mortgage and Housing Corporation or the Department of Tourism and Small Business for an explanation of the Program. Application procedures are outlined at a meeting with DTSB, AMHC and the municipality.

FURTHER INFORMATION: Contact an AMHC office at the address given in the Appendix, or Alberta Tourism and Small Business.

PLEASE NOTE: **Funds are only available for land development at this time.**

HOUSING RESEARCH AND DEVELOPMENT

INNOVATIVE HOUSING GRANT PROGRAM

RESPONSIBILITY: Research and Development Branch, Financial Assistance and Research Division, Department of Housing.

PURPOSE: To encourage and assist research and development which has potential to reduce housing costs, improve the quality and performance of dwelling units and subdivisions, or increase the longer term viability and competitiveness of Alberta's housing industry.

ELIGIBILITY:

1. Clients: Developers, house-builders, municipal governments, institutions, non-profit groups and individuals are eligible.

2. Scope: Proposals to carry out research, design studies and, on occasion, construction work will be considered. Administrative costs, interest, taxes, insurance, permits, fees, and other "soft" costs are ineligible.

FORM OF ASSISTANCE: Successful applicants will be given grants depending on the scope and type of the project. The grants are intended to supplement proponents' contributions and possibly those of other sponsors. Full funding will only be considered in exceptional circumstances.

APPLICATION PROCEDURES, and FURTHER INFORMATION: Further information and application forms are available from the Research and Development Branch, Financial Assistance and Research Division, Department of Housing at the address shown in the Appendix.

HOUSING REGISTRY PROGRAM

RESPONSIBILITY: Research and Development Branch, Financial Assistance and Research Division, Department of Housing.

PURPOSE: To promote the establishment of housing registries which will

1) assist households with housing problems to find appropriate housing, and

2) document basic information related to the housing problems of those households which seek assistance from the registries.

HOUSING REGISTRIES: There are nine housing registries funded by Department of Housing:

Edmonton: Senior Citizens Housing Registry operated by Society for the Retired and Semi-Retired;

Accessible Housing Registry operated by the Handicapped Housing Society of Alberta; and

Operation Friendship and Boyle Street Community Services Co-op are two registries for hard-to-house people.

Metis Urban Housing Corporation operated by the Metis Association of Alberta.

Calgary: Senior Citizens Housing Registry operated by Kerby Centre; and

Handicapped Housing Registry operated by the Accessible Housing Society.

Lethbridge: Senior Citizens Housing Registry operated by the City of Lethbridge.

Medicine Hat: Senior Citizens Housing Registry operated by the City of Medicine Hat.

FORM OF ASSISTANCE: Annual grants are provided to approved non-profit groups.

FURTHER INFORMATION: Contact the Research and Development Branch at the address shown in the Appendix.

INSURANCE PROGRAMS

MOBILE HOME LOAN INSURANCE PROGRAM

RESPONSIBILITY: Alberta Mortgage and Housing Corporation (AMHC)

PURPOSE: To provide approved lenders with investment loss protection in the event that payments on mobile home loans are not met by the borrower. AMHC underwrites the program. Because the insurance reduces the risk to the financial institution, lenders may be able to provide up to 85 per cent financing towards the purchase and set-up of a mobile home to an overall maximum of $40,000 and may also offer a more favorable interest rate and longer amortization period.

ELIGIBILITY: An eligible mobile home is one that:

a) is new or used

b) is single or double wide

c) meets the appropriate CSA (Canadian Building Standards) building code

d) is not permanently affixed to a site

e) is on property the mobile homeowner owns, rents or has written permission to use

f) is a permanent residence

g) is located in Alberta

FORM OF ASSISTANCE: Assistance to mobile homeowners is provided indirectly. Because of the reduced risk to the lender, financial institutions are able to provide more favorable lending terms.

APPLICATION PROCEDURES: Financial institutions contact AMHC.
Individuals contact their lender.

FURTHER INFORMATION: Contact an AMHC office at any of the addresses given in the Appendix.

INACTIVE PROGRAMS

The following Department of Housing and Alberta Mortgage and Housing Corporation Programs are currently inactive because they have been successful in attaining their objectives, and/or because the market conditions which necessitated their introduction have changed.

CORE HOUSING INCENTIVE PROGRAM

The Program, administered by Alberta Mortgage and Housing Corporation, provided financing to builders for the construction of affordable rental accommodation in major Alberta centres.

MUNICIPAL NON-PROFIT PROGRAM

The Program, funded by Alberta Mortgage and Housing Corporation and Canada Mortgage and Housing Corporation provided funding to municipal non-profit corporations for the construction and operation of rental housing for low and moderate income persons.

ALBERTA HOME CONVERSION PROGRAM

The Alberta Home Conversion Program was designed to stimulate the development of rental accommodation in existing homes, through the provision of loans to homeowners at subsidized interest rates. The program was administered by the Department of Housing.

RESIDENTIAL LAND DEVELOPMENT PROGRAM

The Residential Land Development Program, administered by Alberta Mortgage and Housing Corporation, provided loans at subsidized interest rates to smaller builders and developers for the development of modestly-sized lots for housing.

ALBERTA MUNICIPAL HOUSING INCENTIVE PROGRAM

The Program, administered by the Department of Housing, provided grants to municipalities that promoted efficient land development and the construction of medium density housing. The grants were intended to provide municipalities with assistance in financing the costs associated with urban growth.

APPENDIX

Contacts for further information

A. DEPARTMENT OF HOUSING

PROGRAMS	CONTACTS
1. Modified Mortgage Interest Reduction Program	Mortgage Assistance Branch Department of Housing P.O. Box 4020 EDMONTON, Alberta T6E 4S8 Phone: 422-4400 CALGARY (toll free) Phone: 1-800-642-3811 ELSEWHERE IN ALBERTA (toll free) hone: 1-800-642-3822
2. Unique Homes Assistance Program	Grants Administration Branch Financial Assistance and Research Division Department of Housing 10th Floor, Financial Building 10621 - 100 Avenue EDMONTON, Alberta T5J 0B3 Phone: 427-0143
3. Rural Home Assistance Program	Rural Home Assistance Program Slave Lake Development Building P.O. Box 1250 SLAVE LAKE, Alberta T0G 2A0 or Rural Housing Division Department of Housing 10050 - 112 Street, 3rd Floor EDMONTON, Alberta T5K 1L9 Phone: 427-2696
4. Seniors' Home Improvement Program	Home Improvement Branch Main Floor, Devonian Building 11156 Jasper Avenue Box 2453 EDMONTON, Alberta T5J 3B8 Phone: 427-5760 ELSEWHERE IN ALBERTA: (toll free) Zenith: 22093

APPENDIX

Contacts for further information

5. Alberta Home Conversion Program	Grants Administration Branch Financial Assistance and Research Division Department of Housing 10th Floor, Financial Building 10621 - 100 Avenue EDMONTON, Alberta T5J 0B3 Phone: 427-0143
6. Home Adaptation Program	Home Improvement Branch Main Floor, Devonian Building 11156 Jasper Avenue EDMONTON, Alberta T5J 3B8 Phone: 427-5760
7. Alberta Municipal Housing Incentive Program	Grants Administration Branch Financial Assistance and Research Division Department of Housing 10th Floor, Financial Building 10621 - 100 Avenue EDMONTON, Alberta T5K 0B3 Phone: 427-0143
8. Innovative Housing Grant Program	Research and Development Branch Financial Assistance and Research Division 10050 - 112 Street, 4th Floor EDMONTON, Alberta T5K 2J1 Phone: 427-8150
9. Housing Registry Program	Research and Development Branch Financial Assistance and Research Division 10050-112 Street, 4th Floor EDMONTON, Alberta T5K 2J1 Phone: 427-8150 EDMONTON, Society for Retired and Semi-Retired, 423-5510 EDMONTON, Handicapped Housing Society of Alberta, 433-9201 EDMONTON, Boyle Street Co-op, 424-4106 EDMONTON, Operation Friendship, 429-2626 EDMONTON, Metis Urban Housing Corporation 452-9550

APPENDIX

Contacts for further information

10. Housing Registry Program Cont'd

CALGARY, Society for Housing of Physically Handicapped Young Adults, 236-5400

CALGARY, Kerby Centre (Seniors), 265-0661

LETHBRIDGE, Senior Citizens Housing Registry, 320-3843

MEDICINE HAT, Housing Registry (Seniors), 526-6762

11. Extended Alberta Rental Investment Incentive Program:

a) Questions from individuals

Extended Alberta Rental Investment Incentive Program
Grants Administration Branch
Financial Assistance & Research Division
Department of Housing
10th Floor, Financial Building
10621 - 100 Avenue
EDMONTON, Alberta T5J 0B3
Phone: 427-8161

b) Questions from corporations

Corporate Tax Administration
Alberta Treasury
9811 - 109th Street
EDMONTON, Alberta T5K 2L5
Phone:427-0712

APPENDIX

B. ALBERTA MORTGAGE AND HOUSING CORPORATION

1. Head Office and Land & Housing Central Office

Atria Building
9405 - 50th Street
EDMONTON, Alberta T6B 2T4
Phone: 468-3535

2. Mortgage Lending Central Office

500, 112 Professional Centre
10050 - 112 Street
Edmonton, Alberta T5K 2L7
Phone: 482-9222

3. Branch Offices

2924 - 11 Street, N.E.
Calgary, Alberta T2E 7L7
Phone: 250-4600
(All Programs)

10350 - 124 Street
Edmonton, Alberta T5N 3V9
Phone: 482-7581
(Mortgage Lending Programs)

9909 - 102 Street
214 Place
Grande Prairie, Alberta T8V 2V4
Phone: 539-4801
(All AMHC Programs)

10003 Biggs Avenue
Fort McMurray, Alberta T9H 1S4
Phone: 743-7100
(All AMHC Programs)

220 - 4th Street S.
Lethbridge, Alberta T1J 4J7
Phone: 329-8722
(All AMHC Programs)

5913 Gaetz Avenue
Red Deer, Alberta
T4N 4C4
Phone: 343-7788
(All AMHC Programs)

#101, 266 4 Street S.W.
Medicine Hat, Alberta
T1A 4E5
Phone 529-5285
(Mortgage Lending Programs)

5238 - 50 Avenue
Box 3189
St. Paul, Alberta
TOA 3A0
Phone: 645-5600
(All AMHC Programs)

RURAL EMERGENCY HOME PROGRAM OFFICES

For program information and application forms, contact the office nearest to where you live.

BRANCH OFFICE

2nd Floor, Provincial Building
4920 - 53 Avenue
HIGH PRAIRIE, Alberta TOG 1E0
Telephone: 523-4561

REGIONAL OFFICE

9621 - 90 Avenue
PEACE RIVER, Alberta TOH 2X0
Telephone: 624-5252

LOCAL OFFICES

5907/09 - 4 Avenue
Box 670
EDSON, Alberta TOE 0P0
Telephone: 723-6054

2nd Floor, Provincial Building
HIGH LEVEL, Alberta TOH 1Z0
Telephone: 926-3155

Main Floor, Provincial Building
1001, 10320 - 99 Street
GRANDE PRAIRIE, Alberta T8V 6J4
Telephone: 538-5167

REGIONAL OFFICE

406 - 10 Avenue N.E.
Box 8
SLAVE LAKE, Alberta TOG 2A0
Telephone: 849-3688

REGIONAL OFFICE

Worldwide Energy Centre
5201 - 44 Street
BONNYVILLE, Alberta TOA 0L0

LOCAL OFFICES

6th Floor, Provincial Building
9915 Franklin Avenue
FORT MCMURRAY, Alberta T9H 2K4
Telephone: 743-7212

Lower Floor, Provincial Building
LAC LA BICHE, Alberta TOA 2C0
Telephone: 623-5211

RURAL AND NATIVE HOUSING PROGRAM OFFICES

For Program information and application forms, contact the office nearest to where you live.

CENTRAL OFFICE

EDMONTON
10183 - 112 Street
EDMONTON, Alberta
T5K 1M1
Telephone: 427-4520

REGIONAL OFFICES

5201 - 44 Street
World Wide Energy Centre
BONNYVILLE, Alberta
TOA OLO
Telephone: 826-6104

Provincial Building
Box 36, Bag 900
9621 - 96 Avenue
PEACE RIVER, Alberta
TOH 2XO
Telephone: 624-6397

LOCAL OFFICES

5907/09 - 4th Avenue
EDSON, Alberta
TOE OPO
Telephone: 723-6054

2nd Floor
Provincial Building
HIGH LEVEL, Alberta
TOH 1ZO
Telephone: 926-3155

Main Floor
Provincial Building
1001, 10320 - 99th Street
GRANDE PRAIRIE, Alberta
T8V 6J4
Telephone: 538-5167

2nd Floor
Provincial Building
4920 - 53 Avenue
HIGH PRAIRIE, Alberta
TOG 1EO
Telephone: 523-4273

Lower Floor
Provincial Building
LAC LA BICHE, Alberta
TOA 2CO
Telephone: 623-5334